

# **CASUALTY ASSISTANCE CALLS OFFICER STUDENT GUIDE**

Provided by

**COMMANDER, NAVY REGION, MID-ATLANTIC**

**CASUALTY ASSISTANCE CALLS/FUNERAL HONORS SUPPORT  
PROGRAM MANAGER**

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# Introduction

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This course covers the roles and responsibilities of personnel assigned to the Casualty Assistance Calls Program (CACP). The material is presented in four sections, an overview of the CACP and an explanation of the three areas of Casualty Assistance Calls Officer (CACO) responsibility: notification visit, funeral arrangements visit, and the survivor benefits visit. Anecdotal discussions by chaplains and experienced CACOs are included to provide first-hand information and to give students an opportunity to address issues of concern. Additionally, case studies offer students an opportunity to apply the knowledge and skills presented in this course and to receive feedback on their performance.

For ease of use, this Student Guide includes a course agenda, copies of course transparencies, key lecture points, and space for notes. Reference materials appear in this guide in the order they are presented in class.

Commander, Navy Region, Mid-Atlantic, Regional Casualty/Funeral Honors Coordinator, has updated this Student Guide and added Appendices to further explain topics and provide samples of forms used during your CACO duties. Please refer all questions to 757-322-2817, Ext. 2.

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## **CACO Training Agenda**

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- Casualty Assistance Calls Program Overview
- Preparation for Notification/Command Responsibility
- Notification Visit
- Funeral Arrangements Visit
- Decedent Affairs Office (Mortuary Affairs)
- Survivors Benefits Visit
- Guest Speakers
- Case Studies

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# Table of Contents

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TITLE	PAGE
Introduction .....	i
CACP Course Agenda .....	ii
Table of Contents .....	iii
<b>CACP Overview .....</b>	<b>1-1</b>
TRAINING OBJECTIVES .....	1-1
CASUALTY ASSISTANCE CALLS PROGRAM .....	1-2
CACO RESOURCES .....	1-3
WHAT IS A CACO .....	1-4
CACO RESPONSIBILITY CATAGORIES .....	1-5
WHEN IS A CACO ASSIGNED .....	1-7
NEXT OF KIN (NOK) .....	1-8
CACO ASSIGNMENTS .....	1-9
<b>Notification Visit .....</b>	<b>2-1</b>
TRAINING OBJECTIVES .....	2-1
CACO SELF-AWARENESS SURVEY .....	2-2
GENERAL GUIDELINES .....	2-3
GENERAL PROCEDURES .....	2-4
RECORD OF TELEPHONIC PERSONNEL CASUALTY DATA .....	2-5

---

FIRST IN-PERSON CONTACT .....	2-6
COMMUNICATION PRINCIPLES .....	2-10
MINIMIZING DEFENSIVENESS .....	2-12
DEALING WITH COMPLICATED INFORMATION .....	2-13
DEALING WITH LONG TERM ASSIGNMENTS .....	2-14
STAGES OF GRIEF .....	2-15
COMMUNICATION PRINCIPLES WITH STAGES OF GRIEF ...	2-18
FAMILY SERVICE CENTERS AND OMBUDSMAN PROGRAM .....	2-19
<b>Funeral Arrangements Visit .....</b>	<b>3-1</b>
TRAINING OBJECTIVES .....	3-1
CACO COUNSELING .....	3-2
BURIAL ENTITLEMENT AND ALLOWANCES .....	3-3
DEATH GRATUITY PAYMENT .....	3-8
QUARTERS/HOUSING ENTITLEMENT .....	3-9
WAYS A CACO CAN ASSIST .....	3-11
MILITARY FUNERALS .....	3-12
<b>Survivor Benefits Visit .....</b>	<b>4-1</b>
TRAINING OBJECTIVES .....	4-1
SURVIVOR'S BENEFITS PACKAGE .....	4-2
NAVY BENEFITS CROSS REFERENCE .....	4-3
DEPARTMENT OF VETERANS' AFFAIRS BENEFITS .....	4-4
DEPARTMENT OF VETERANS' AFFAIRS BENEFITS CROSS REFERENCE	4-5

---

SOCIAL SECURITY BENEFITS .....	4-6
SOCIAL SECURITY BENEFITS CROSS REFERENCE .....	4-6
RETURN OF PERSONAL EFFECTS .....	4-7

#### APPENDICES

SAMPLE PERSONNEL CASUALTY REPORT .....	A
REGIONAL COORDINATORS LISTING.....	B
CNRMA CACO CHECK LIST .....	C
SAMPLE JAG INVESTIGATION LETTER .....	D
SAMPLE NCIS INTESTIGATION LETTER .....	E
DISPOSITION OF REMAINS FORM .....	F
REQUEST FOR PAYMENT OF FUNERAL/INTERMENT (DD 1375)..	G
VOUCHER FOR DEATH GRATUITY PAYMENT (DD 397) .....	H
REPORT OF CASUALTY (DD 1300) .....	I
CACO TICKLER (NAVPERS 1770/7).....	J
APPLICATION FOR HEADSTONE OR MARKER .....	K
DEPENDENCY & INDEMNITY COMPENSATION APPLICATION ...	L
PRESIDENTIAL MEMORIAL CERTIFICATE .....	M
TRANSPORTATION OF PERSONAL PROPERTY (NAVSUP 490)...	N
INVENTORY OF PERSONAL EFFECTS (NAVSUP 29) .....	O
SAMPLE LETTER FOR HOUSEHOLD GOODS .....	P

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## SECTION 1

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# CACP Overview

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### TRAINING OBJECTIVES

Upon completion of this section, you will be able to:

- Identify the history and purpose of the CACP.
- Identify the main sections and significance of the CACP Manual and the CACO Handbook.
- Identify the personnel available to CACOs as resources.
- Identify the main elements of the Decedent Affairs Program and its relationship with the CACP.
- Identify the qualifications for CACO duty.
- Identify the three major categories of CACO responsibilities.
- Describe the types of CACO assignments.
- Distinguish between the primary and secondary next of kin.

## CASUALTY ASSISTANCE CALLS PROGRAM

### Casualty Assistance Calls Program

- Initiated After Korean War - 1955
- Technical and Administrative Control - BUPERS 621
- Management Control - CAC/FHS Program Coordinator

### NOTES



CACO RESOURCES

CACO RESOURCES	
Written Materials	Navy Personnel
CACP Manual	CAC/FHS Program Coordinator
MILPERSMAN	Sub-Area Coordinator
CACO Guide	
CACO Student Guide	BUPERS
Decedent Affairs Manual	Chaplain

KEY POINTS

- CACP Manual (BUPERSINST 1770.3) - detailed guidelines on CACO duties.
- MILSPERSMAN Appendices A and B.
- CACO Handbook (NAVPERS 15607C) - condensed version of CACP manual used by CACO while and immediately after visiting next of kin. CACO Checklist, Appendix C.
- Student Guide - available from your area CACO Coordinator.
- Decedent Affairs Manual (BUMEDINST 5360.1) - guidelines on initial preparation, shipment, escort of remains and funeral expense allowances.

**WHAT IS A CACO**

**What Is A CACO?**

- Secretary of the Navy's Representative
- Officer With At Least 2 Years Active Duty
- Senior Enlisted Member, E-7 or Above

**KEY POINTS**

- Chaplains are not normally assigned because of their pastoral duties involved in the NOK notification visit.
- Most CACOs state they find CACO duty, although difficult, one of their most rewarding assignments in the Navy.

**NOTES**

## CACO RESPONSIBILITY

### CACO Responsibility Categories

- Notification
- Assist With Funeral Arrangements
- Assist With Survivor Benefits

### KEY POINTS

When tasked with a CACO duty assignment, the CACO's **primary responsibility** becomes this duty. Specific CACO duties include:

Personally notify NOK of the casualty and apprise them of circumstances surrounding casualty, based on the **facts** that you have.

Ascertain the NOK' s desires for disposition of the remains (embalming/casketing, cremation, etc) and notify local Decedent Affairs Officer or MMSO.

Determine schedule for shipment of remains and keep informed.

Inquire as to the needs of the casualty's immediate family and extend assistance as appropriate and permitted under instructions.

Contact BUPERS to arrange Death Gratuity payment for the widow(er); if none, then arrange for beneficiary (adult child); if none, then make no further arrangements unless discussed with PERS-621.

**KEY POINTS (CONTINUED)**

Contact the Navy-Marine Corps Relief Society, American Red Cross, and other service organizations, if necessary, to obtain financial assistance for family.

Assist with funeral arrangements, arranging honors, providing a chaplain, and NOK transportation arrangements.

Offer assistance in completion of survivor benefits applications and in obtaining or photocopying needed documents.

Monitor shipment of casualty's personal effects and household goods and keep NOK informed of shipping status.

Refer news media queries to the local PAO.

**NOTES**

## WHEN IS A CACO ASSIGNED

When Is A CACO Assigned?	
• DUSTWUN	
• Missing/Missing In Action	
• Detainment In A Foreign Country	
• Capture Or Attack By Hostile Forces/ Terrorists	
• Death	

### KEY POINTS

- DUSTWUN: Duty Status - Whereabouts Unknown
  - Physical absence (unaccounted for).
  - Cannot immediately be determined if the absence is voluntary or involuntary because the search for the member has not yet been completed.
- Death
  - Includes retirees who have been retained in a government hospital continuously from the date of retirement until their death.

NEXT OF KIN (NOK)

Next of Kin - NOK	
TWO TYPES	
PRIMARY	SECONDARY
Spouse	Minor Children
Eldest Child (>18 years)	Parents
Parents	Others

KEY POINTS

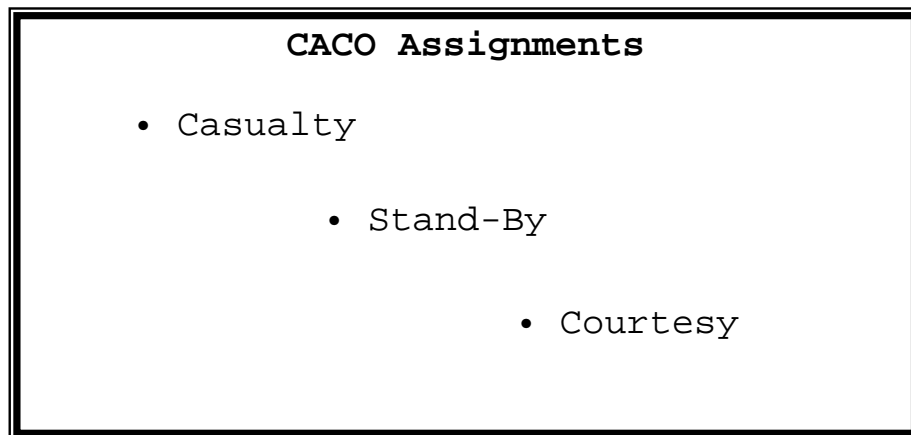
Primary Next of Kin (PNOK)

- The adult who is legally and financially responsible for the disposition of the remains and from whom instructions for the disposition of the remains are requested.
- The typical order of PNOK designation is as shown above. If the member is not survived by any of the above individuals, then the PNOK is the eldest sibling. If there are no siblings then BUPERS makes the determination.

Secondary Next of Kin (SNOK)

- If there are no minor children from previous marriages and no parents, then the SNOK is anyone designated to receive any benefit.
- Brothers and sisters, grandparents, aunts, and uncles are not considered SNOK, unless they are designated to receive monetary benefit or they were the member's legal guardian prior to the member's entry into the Navy.

## CACO ASSIGNMENTS



### KEY POINTS

**Besides casualty assignments, a CACO can also be assigned as:**

- Stand-by CACO
  - Assigned, as directed by BUPERS, for a member's PNOK or SNOK when a member is reported:
    - in a life threatening (Death Imminent) condition and medical authorities believe the member will not survive the next 48 hours, or
    - the member is hospitalized overseas from NOK, including Alaska and Hawaii, and only when directed by BUPERS.

**NOTE:** Under these circumstances, CACOs must keep their local commanding officer informed as to their whereabouts at all times to ensure NOK will receive immediate notification should the member die.

- A stand-by CACO may disregard the notification time rule. Whenever a stand-by CACO is apprised of a member's death, immediate notification is permissible.

**KEY POINTS (CONTINUED)**

- Courtesy CACO

Assists NOK in going to the bedside of ill/injured members. NOK are entitled to round-trip transportation and 10-days per diem. CACO assists NOK in filing a travel claim.

Assigned to locate NOK who have moved.

Makes a one-time personal notification visit to NOK of Department of the Navy civilian employees.

Makes a one-time personal notification visit to NOK of deserters (only when NOK are not aware of the death).

**NOTES**



**SECTION 2**

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# Notification Visit

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## **TRAINING OBJECTIVES**

Upon completion of this session you will be able to:

- Identify prescribed CACO guidelines and procedures.
- Describe the communication principles that can be applied to increase CACO effectiveness.
- Describe a range of potential survivor reactions and appropriate CACO responses.
- Identify the stages of a grief "process" model and implications for changing communication requirements.

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## CACO Self-Awareness Survey

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(This survey is for your own information. There are no "right" answers).

1. At this point in my life, I would describe my personal experience with death as:

- ☐ none
- ☐ very limited
- ☐ moderate
- ☐ extensive

2. I would say that my primary feeling about death is one of

\_\_\_\_\_

3. To date, my most significant loss through death has been

\_\_\_\_\_

4. When I witnessed or heard about that death, my first reaction was \_\_\_\_\_

5. To me, the most difficult part of adjusting to and recovering from that death was \_\_\_\_\_

6. I have ☐ have not ☐ had the experience of telling another person that a loved one has died.

7. At this point, my biggest fear about making a notification visit is \_\_\_\_\_

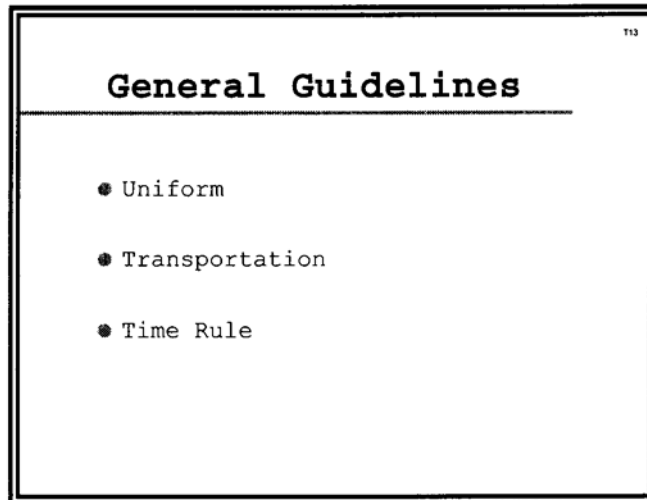
8. For me, the most difficult NOK reaction to respond to would be

\_\_\_\_\_

9. I think I would handle that type of reaction by \_\_\_\_\_

\_\_\_\_\_

## GENERAL GUIDELINES



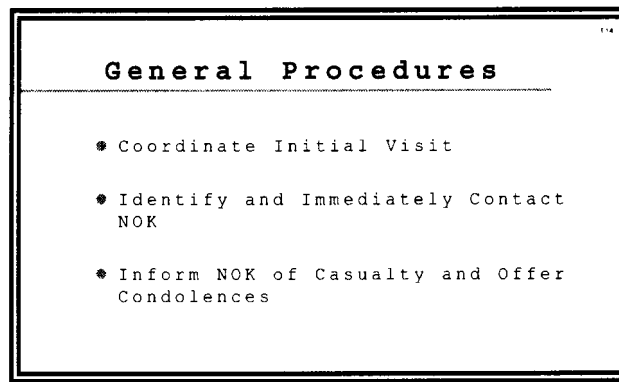
### KEY POINTS

The dress code for the notification visit is summer whites or service dress blues, as directed by the Regional CACO Coordinator.

Immediate access to reliable transportation - either a government vehicle or the CACO's personal vehicle - is imperative (personal expenses subject to reimbursement by your Regional Coordinator).

The notification time period is 0600 to 2400 except when in a Stand-by status or for mass casualty incidents. As circumstances dictate, BUPERS will direct the CACO to notify the NOK between the hours of 0001 and 0600.

## GENERAL PROCEDURES



## KEY POINTS

Additional specific procedures:

Receive Personnel Casualty Report data and tasking from CAC/FHS Coordinator.

Coordinate initial visit with chaplain, if possible.

Identify and make contact with NOK immediately.

Make a clear factual statement about the casualty and offer the Navy's condolences/concerns.

Inform NOK of current location of remains.

Inform that letter of circumstances is forthcoming from casualty's commanding officer.

Determine if emergency financial assistance is needed.

If casualty resulted from other than natural causes, advise the NOK that the decedent's commanding officer will initiate a Judge Advocate General (JAG) investigation surrounding his/her death. A copy may be requested (Appendix D). If a NCIS investigation is conducted, NOK may request a copy (Appendix E).

Before departing residence, identify and coordinate a family support group.

Assure NOK of your continued availability.

Leave completed CACO Call Card and toll-free telephone number.

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**RECORD OF TELEPHONIC PERSONNEL CASUALTY DATA FOR USE BY CACO**

COMMAND REPORTING CASUALTY: \_\_\_\_\_

MESSAGE DATE/TIME GROUP: \_\_\_\_\_

TYPE OF CASUALTY: \_\_\_\_\_  
(Death/Missing/DUSTWUN)ALPHA: \_\_\_\_\_  
Casualty's Grade/Rate, Name, Social Security Number Officer DesignatorBRAVO: \_\_\_\_\_  
Status (ACDU/INACTDUTRA/ACDUTRA/etc.), Duty Station/POC/Tel. #CHARLIE: \_\_\_\_\_  
Hostile/Non HostileDELTA: \_\_\_\_\_  
Date (local time) and location of casualty incident

Circumstances of casualty incident: \_\_\_\_\_

Cause of death: \_\_\_\_\_

ECHO: \_\_\_\_\_

\_\_\_\_\_  
Location of remains (name, address, and telephone number of funeral home)FOXTROT: \_\_\_\_\_  
PNOK (Name, address, telephone number)\_\_\_\_\_  
SNOK (Name, address, telephone number)\_\_\_\_\_  
Other next of kin (e.g., children of previous marriage)  
GOLF: \_\_\_\_\_ Date/time  
PNOK notified, name of individual making notification\_\_\_\_\_  
Date/time SNOK notified, name of individual making notification

HOTEL: N/A

INDIA: \_\_\_\_\_

Date of Dependency Application/Record of Emergency Data

## First In-Person Contact

### Key Points for initial In-Person Contact

1. The information and examples in this list were compiled from interviews with experienced CACOs. These insights and approaches have been developed in a broad range of hands-on situations.

Use your introduction to confirm the identity of the NOK.

- Use the NOK's name and the decedent's name as you introduce yourself and any others who are with you.

**Example:** Mrs. Brown, I'm Warrant Officer Thomas Gray and this is Chaplain Orvec. We have some bad news about your husband, LT Frank Brown. May we speak with you?

- If the decedent has a common name, or there is reason to doubt the NOK's identity, ask for confirmation.

**Example:** Let me make sure that our information is correct. Are you the wife of LT Frank L. Brown who is assigned to the USS X?

2. A fearful survivor who has guessed the reason for your visit may refuse permission, irrationally believing that the message will not be delivered (and will not be true) if you are not admitted.

- Talk quietly to the next of kin until you can gain approval for entering the house and closing the door.

**Example:** Could we please just step inside the door, Mrs. Brown? We need to talk with you privately.

- THE IMPORTANT POINT IS TO NOT ENTER WITHOUT PERMISSION.

3. If at a next of kin's place of employment, try to arrange a private room through the employer.

**Example:** Is there somewhere we could talk privately with Mrs. Brown for a few minutes?

4. In most circumstances, it is preferable to have the next of kin come to a realization of what has happened on his/her own, and to be the first to ask whether their Navy relative is dead.

- In the following example, the CACO's statements are given with typical responses from the NOK. Their may be no response at all as each of the statements is made, or the NOK may jump immediately to the conclusion and state that the member is dead.

**Example:**

CACO: I am LT Paula Smith, USN. Are you the mother of LT Frank L. Brown?

NOK: Yes, I am.

CACO: I have some news for you about your son.

NOK: He isn't dead, is he? Is he dead?

CACO: Yes, he is. I'm sorry to tell you that your son is dead.

- Some CACOs may prefer a more direct method, such as this:

CACO: I am LT Paula Smith, USN. Are you the mother of LT Frank L. Brown?

NOK: Yes, I am.

CACO: On behalf of the Secretary of the Navy, I am sorry to inform you that your son was in a traffic accident in Rome, Italy, and was reported dead at 8:00 this morning.

NOK: No, there must be some mistake. Where did you obtain their information?

CACO: Regrettably it is true. It was reported by his commanding officer. I am deeply sorry.

**5. Avoid euphemisms or vague language that may delay the NOK's acceptance of what has occurred.**

- The words "dead" and "death" have a finality that has been found to be helpful for gaining NOK acceptance that the event has happened.

**6. Gauge your next actions on the NOK's response.**

- The NOK may want more information immediately. If so, give as much information as you know, speaking slowly, and pausing to respond if the NOK interrupts with questions.

If the NOK remains silent after you have confirmed that the member is dead, it is usually safe to proceed with details.

**7. Be prepared for any one of a wide range of responses.**

- People react to the news of sudden losses in unpredictable ways. These reactions include:
  - Physical reactions, including fainting, hyperventilating, nausea and vomiting, cardiac arrest, or self inflicted injuries: One experienced CACO makes a practice of writing the NOK address on his hand before he begins the visit. In this way, he is prepared to give the address quickly and accurately in case a call to 911 or other emergency help is required.
  - Anger or even rage that includes screaming and attempting to strike the CACO or others.

**8. Irrational rage is dangerous to others. People who lose control to this extent cannot be reasoned with, and usually have no memory of their actions after the event. In general, if the situation becomes dangerous, go to a safe location and contact the authorities as well as the CACO Coordinator.**

- If the NOK reacting with irrational anger insists that a CACO leave the residence, the CACO should leave immediately. To not do so has been found to be categorized as trespassing. Leave a completed CACO Call Card with the NOK for their future reference.

**9. Abnormal denial reactions that make the NOK unable to process the news.**

- A denial reaction is nature's anesthetic that allows humans to continue to function in the face of events that would otherwise be devastating.
- Extreme denial reactions go beyond this natural numbing and leave a person immobilized.
- Most abnormal denial reactions are self-limiting and pass into slow acceptance. If the NOK continues to deny that the death has occurred or to refuse to deal with the event after a few hours have passed, however, medical help may be necessary.



**10. Apparent disinterest.**

- Experienced CACOs report instances where the NOK appears to be untouched by the news of the member's death. "When do I receive my insurance check?" or "Well, let's get on with it," are examples of these types of responses.
- These types of reactions may be one form of denial or may, indeed, be a lack of emotional loss.

**11. Uncontrolled grief and hysteria.**

- Crying is a normal and common reaction. Some NOKs react, however, with uncontrollable grief that can include screaming, sobbing, tearing at clothing, and self-injury actions such as hair pulling or face scratching.
- If the NOK's reaction seems clearly to be one of hysteria, summon medical help, and talk quietly and soothingly until help arrives. What you say is less important than a slow, low, monotonous voice.

**12. Do not assume the NOK will hear accurately or remember anything you say.**

- The natural anesthetic that allows humans to function in the face of events that would otherwise be overwhelming takes effect immediately.
- Most people who have sustained unexpected catastrophic losses report that they have no recollection or only hazy memories of what they heard, said, or did in the first hours or even days after the event.
- Experienced CACO's report that they always make sure that another adult is present when important information is being given to the NOK and that this information is repeated to the other person.
- In the past, Navy family members have sometimes complained about being given faulty information or not being given information that they needed. It seems that it is reasonable to assume the CACO may have given the information, but the NOK could not hear it or did not remember hearing it.

## COMMUNICATION PRINCIPLES

### Summary of Key Points

1. Human communication is a complex process under any circumstance. A CACO assignment involves many factors that can be barriers to effective communication: Strong emotions, negative events and information that can trigger defensiveness, complicated facts, and the possibility of long-term assignments with changing communication requirements. Although the principles below are listed in these categories, many are obviously interrelated.

2. Responding to Emotion. Many people are uncomfortable in the face of strong emotion, particularly when there is nothing that can be done to change or "fix" the basic situation. Two principles are important to remember:

- A strong emotional response is normal and usually therapeutic. "Controlling" one's emotions in the face of tragedy is a learned response that saps energy. Those who can release some of their emotional reaction immediately are often better able to deal with the details and decisions that must be made later. A quiet, stoic initial response may seem more "rational", but may actually have more negative long-term effects on communication.
- The most effective responses to strong emotions are empathetic listening and calm acceptance. Emotional responses can run their course more quickly in an atmosphere that is supportive and accepting. This kind of acceptance is demonstrated, more than stated. The following factors are important:

3. Listen. Listening is a CACO's most valuable communication tool, and can be demonstrated through both words and actions. A steady gaze at the NOK and nodding are perceived as signs of listening. Softly spoken words such as "I see" or "I understand" or a nonverbal "Urn hum" are beneficial. Barriers to listening include thinking of other things or framing a response while the other is speaking.

- Be aware of tone of voice and facial expressions. What is actually said is less important than the tone of voice a CACO uses and the expression on his or her face. If words and nonverbal communication are not in agreement, nonverbal communication is more likely to be believed.

4. Do not argue, defend, rationalize or justify. Accepting an emotional response includes listening to whatever is said without argument or judgment. One type of normal reaction that may be difficult to deal with is the NOK's seeking someone or something to blame for the loss. There is usually little logic or reasoning involved.

**Example:**

"He should never have joined the Navy"  
"This is the President's fault."  
"He didn't get enough training."  
"Why did God do this to me?"

- In most cases, the NOK does not really expect a response to the statement or question. If the NOK seems to be waiting for a reaction, simply repeat what has been said.

**Example:**

CACO: You feel he should not have joined the Navy.  
NOK: That's right. If he hadn't, he would still be alive.  
CACO: I see

5. Another type of response is to attempt to acknowledge the grief and loss behind the statement. "I know this is a terrible loss for you" is usually effective.

- Avoid phrases or platitudes that might appear to diminish the importance of the loss. FOR THE MOMENT, the NOK's greatest need is for those present to recognize and acknowledge the enormity of the loss. Phrases such as "it's for the best" or "you'll feel better soon" are often ineffective. Pointing out positive factors such as bravery or service may be comforting later, but are usually not helpful at this time.

6. Avoid language that may be perceived as impersonal. The formal words and phrases that are called for in official communication may appear impersonal and uncaring to some NOKs. While many legal and procedural issues require official language, personal expressions of sympathy are likely to be more effective. A simple "I'm very sorry" is the most common personal statement.

## MINIMIZING DEFENSIVENESS

1. The most common human response to negative events and information is defensiveness. The defensive mechanisms that fall naturally into place can hamper clear communication and turn even trivial exchanges into misunderstandings and conflict. The following guidelines are useful for minimizing defensiveness.

2. **Use positive language whenever possible.** Even the most negative information can be reframed to emphasize positive aspects. For example:

- **Negative:**

"The funeral cannot be scheduled yet because we do not know when the remains will be received."

"I do not have that information now, and will not know until tomorrow."

- **Positive:**

"The funeral can be scheduled as soon we know when the remains will be received."

"I will have that information tomorrow."

- **The phrases have identical meanings, but the first ones are far more likely to trigger a defensive response.**

3. **Avoid sentences that start with "you" in situations that could be perceived as demanding or critical.** People often react defensively to words that emphasize their own behaviors.

- "These forms must be completed." RATHER THAN "You must complete these forms."
- "These forms still need to be completed." RATHER THAN "You still have not filled out these forms."

4. **Whenever possible, ask questions rather than "telling."** Most people respond more positively when they feel a degree of choice or control in situations. Asking NOKs for their opinions, and providing as many choices as possible, even in such simple matters as sequence of items to be discussed can minimize defensiveness.

- "Which would you like to discuss first, the honor guard or the obituary notice?"

**RATHER THAN** "We'll start with the honor guard arrangements."

- "Would you like for me to explain your options on funeral arrangements?"

**RATHER THAN** "The burial benefits offered by Mortuary Affairs are something you should consider."

5. When possible, be specific about problem areas such as missing information. In situations with many complicated information requirements, problems can be common, and can be a major source defensiveness and resistance. Avoiding general statements and dealing instead with specific needs can usually reduce defensiveness.

- "Two information blocks are incomplete."

**RATHER THAN:** "We have to re-do the paperwork."

## **DEALING WITH COMPLICATED INFORMATION**

1. Many of CACOs responsibilities involve giving out and explaining complex information about benefits or procedures. Even in normal circumstances, most people can only process two or three pieces of new information at a time. In events surrounding a CACO assignment, it is even more difficult to present information so that is accurately received and understood.

2. "Chunk" information. When presenting or explaining a large amount of information, pause after presenting two or three facts. Even if there are no questions, this pause will give the NOK time to process the information before moving on.

3. Check frequently for understanding. Do not wait for the NOK to seek clarification. Probe for understanding. Use phrases such as "How is this sounding?" and "What do you think so far?" rather than simply asking if there are questions.

- Summarize often. Rephrase and summarize the key points that have been covered in a major segment.
- Have the NOK summarize. The acid test of whether or not complex information has been understood is if it can be stated accurately by the listener. It is more effective to ask for a summary in a way that places the responsibility on the CACO, rather than the NOK.

**Example:** "Could you please summarize what I have said so that I can see if I explained it clearly?"

4. A summary can also be followed by a discussion, prompted by a question such as "What do you see as the most important points?"

## DEALING WITH LONG TERM ASSIGNMENTS

1. CACO assignments can range from a few hours to many months. In extended assignments, communication needs change over time. Two kinds of communication problems are common: 1) the NOK may become frustrated and angry about slow progress, or 2) the NOK may show signs of becoming too dependent on the CACO. The following approaches will help to avoid both of these problems.

- **Establish short, medium and long-term goals.** As the situation changes, the purposes and goals of communication between the CACO and NOK also change. Establishing interim and final goals, and discussing them with the NOK can facilitate this process. Measuring and acknowledging progress compared to these goals is a useful tool for keeping communication open and reducing frustration.
- **Identify and discuss milestones and changes.** As each milestone is reached, any changes in communication goals and patterns can be identified and discussed. For example, advising the NOK in advance that calls will be decreasing will help to avoid surprises and negative feelings of resentment at being "abandoned."
- **Involve other resources as needed.** In some long-term assignments, ongoing NOK needs will ultimately be passed off to other support services. Planning for and discussing this long-term strategy can be included as part of the mid and long-term goal setting process.
- **"Close" the assignment.** In all CACO assignments that include substantial periods of CACO-NOK interaction, a final call or visit to acknowledge that the assignment is finished is usually beneficial. This action is especially helpful after a long-term assignment. The discussion can be opened with a statement such as "We have reached all of our goals" or "Everything has been completed." A closing statement such as "It has been an honor to serve you" can provide a sense of closure for both the NOK and the CACO.

## Stages of Grief

### Stages of Grief

• Shock and Denial	• Sense of Guilt
• Expression of Emotion	• Hostility to Return to Usual Activities
• Depression and Loneliness	• Hope
• Physical Symptoms of Distress	• Readjustment to Reality
• Panic	

### KEY POINTS

Sources of help and information for families:

- CACO Handbook resource list (pages 63-66)
- Family minister/priest/rabbi
- Family Service Centers
- Ombudsman Program Volunteers

See pages 2-16 to 2-17 for further information

## THE STAGES OF GRIEF

The generally accepted stages of grieving that occur as a reaction to loss include:

**Shock and denial** - Viewed as a temporary anesthesia that helps the individuals cope until they are ready to face the grim reality of losing a loved one. As long as it is temporary, it is good.

**Expression of emotion** - Individuals need to express their feelings, and should do so—by not doing so, barriers are erected that prolong the grief process

**Depression and loneliness** - It is important to recognize that this is normal and a part of grieving.

**Physical symptoms of distress** - Sometimes unresolved grief can manifest itself into physical illness. When this occurs, professional help is usually necessary to work through the feelings of the loss.

**Panic** - The individual thinks about his/her loss so much that it may lead to an inability to concentrate, fearful feelings, or a desire to run away. While these feelings are to be expected, prolonging them will slow down the grieving process.

**Sense of guilt** - After a loved one dies, people often feel guilty about the things they said or did not say or about the things they did or did not do – unresolved guilt may be very long lasting if it is ignored.

**Hostility and resentment** - As individuals begin to express their emotions, frequently they display strong feelings of hostility and resentment about their loss. They are looking for someone or something to blame for what happened.

**Inability to return to usual activities** - One reason for this is our inability to grieve publicly in the presence of others. The survivor does not want to burden others with his/her troubles, while friends and neighbors do not want to be inconsiderate by bringing up a past experience with the deceased. Public sharing of thoughts and memories is helpful for all concerned in returning to normal activities.

**Hope** - As the grieving process proceeds, individuals begin to feel or see the possibility of having meaningful experiences and relationships once again.



**Readjustment to reality** - People who have gone through significant grief experiences usually emerge as different people; some may be stronger while others may be weaker. In either case, typically a readjustment to reality occurs.

**NOTE:** Individual progression through these stages varies both in time and sequence. Not all individuals go through all of these stages, and frequently people jump back and forth between stages.

### **NOTES**

## COMMUNICATION PRINCIPLES ASSOCIATED WITH GRIEF

1. All of these stages of grief are laden with emotions; therefore the communication principles dealing with emotion are appropriate for each stage. Listening, being aware of nonverbal communication, not arguing or being judgmental and using sincere personal language will show your support and concern for the NOK as they adjust to their loss.

2. In stages such as depression and loneliness, panic, sense of guilt, hostility and resentment, and inability to return to usual activities, the communication principles used to minimize defensiveness can be effective. During these stages, there is a strong likelihood that the NOK will be defensive. Using positive language, asking questions, avoiding direct statements that begin with "you" and being specific will help defuse some of the tension that may arise and at the same time communicate to the NOK your interest in their well being.

3. Establishing goals and milestones can be useful in the last three stages. Forward thinking and planning facilitates returning to usual activities, hope, and readjustment to reality. The goals and milestones should be small at first and have a high probability for success. As the NOK begin to achieve results, you can encourage them to set larger goals. Assist the NOK in identifying other family members, friends, and coworkers who may be good resources during this time. This is an appropriate time for you to close your relationship with the NOK.

**NOTE:** Again, it is important to remember that human interaction and communication is not clearly or easily defined nor is it as simple as these guidelines may imply. The NOK may not go through all of these stages in the course of your relationship. They may appear to linger in a certain stage, or they may regress to a previous stage. Each case will be different. What is important is that you, the CACO, are aware that some communication principles can be more effective than

## **FAMILY SERVICE CENTER AND OMBUDSMAN PROGRAM VOLUNTEERS**

### **Providing Support to Service Members and Their Families**

1. Fleet Family Service Centers (FSCs) are designed to help Navy service members and their families with a variety of personal support services. They provide extensive information and referral services on a broad range of family-related programs and services, including resources which are available in both the military and local civilian communities.
2. Among the many resources available through the FSCs are reference libraries containing brochures and other information about geographical areas, which can assist in the relocation process. Other resources include hospitality kits and information about childcare centers, recreational facilities, obtaining a passport. Navy Lodges and other special services.
3. Family Service Centers also offer programs for service members and their families on a variety of topics such as budget-stretching, finding a new job after a family move, parenting classes, and helping families improve their communication skills.
4. FSC personnel are useful in obtaining legal aid and voting registration information and in providing assistance with personal and family problems and "special needs" children.
5. Family Service Centers are staffed by skilled military and civilian personnel whose aim is to provide the best information and assistance possible to all Navy members and their families.
6. The Navy Ombudsman Program volunteers also fulfill a vital role in helping families of casualties during those difficult days following a tragedy. The Ombudsman volunteers help the family to fulfill virtually all their needs, including telephone answering services, child care and comfort needs, etc.

**Use the Family Service Centers and the Ombudsman volunteers...**

**They are there to help our families!**

## **SECTION 3**

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# **Funeral Arrangements Visit**

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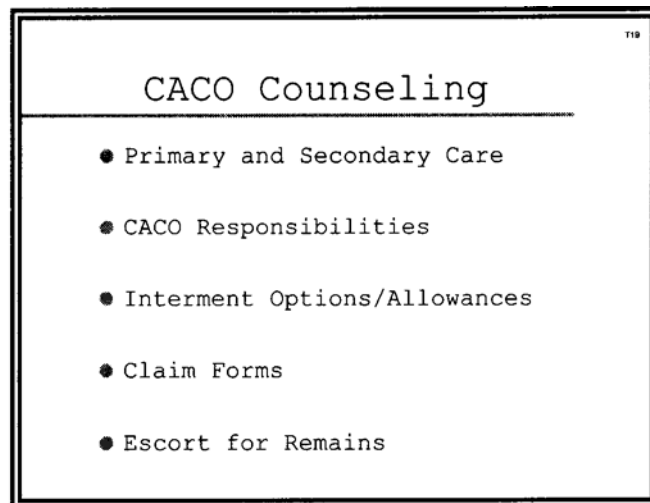
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### **TRAINING OBJECTIVES**

Upon completion of this session you will be able to:

- Identify the kinds of financial assistance available to the next of kin
- Identify several ways CACOs may assist
- Identify primary and secondary funeral expenses
- Identify the services provided by the Decedent Affairs Program
- Identify the personnel needed and procedure for obtaining a military funeral honors ceremony

## CACO COUNSELING



*See pages 3-3 to 3-7 for further information.*

## **BURIAL ENTITLEMENT AND ALLOWANCES FOR ACTIVE DUTY PERSONNEL**

1. The Navy pays certain funeral and interment expenses for active duty personnel. The CACO must help with funeral or memorial service arrangements. **(A maximum of \$3,000, subject to change, is reimbursable for costs of a memorial service for a member whose remains are not recovered.)**

### **FUNERAL EXPENSE DEFINITIONS**

**Primary Care:** The military services annually contract with CONUS mortuaries/funeral homes to provide at a fixed rate and at no cost to the family, the embalming, dressing, and casketing of remains of active duty members.

**Secondary Care:** Includes reimbursement for funeral home usage and cost of gravesite, vault, clergy person's services, opening and closing of grave, floral tribute and obituary notices.

### **CACO COUNSELING**

1. After the CACO personally notifies the next of kin, the CACO will assist the PNOK with the funeral arrangements.

2. The PNOK should be encouraged by the CACO to allow the Navy to utilize "Primary Care" contractual arrangements because it is economically advantageous.

- **The primary care authorization and the name of the funeral home or national cemetery, if no funeral home services are desired, should be telephoned/FAXED to the local Mortuary Affairs Office (MAO) or the Military Medical Support Office, Great Lakes, IL (see Disposition of Remains form, Appendix F).**

3. Should the PNOK desire to make all the arrangements, reimbursement for all other expenses associated with the interment of the remains will not exceed: \$6,900 or \$5,550, subject to change.

**NOTE:** In a geographic area where no contract exists, the Navy can arrange a one-time contract. The CACO may call the Military Medical Support Office, Great Lakes, IL (24 hour telephone number (Comm) 847-688-3950, DSN 792-3950) regarding contractual questions.

**INTERMENT EXPENSE ALLOWANCES (part of CACO Counseling)**

Separate from the initial costs described above, an additional amount for interment expenses is payable by the Navy as follows:

**Interment in a private cemetery**

A maximum amount of \$4,325, subject to change, for interment in a private cemetery is authorized. Reimbursable expenses include:

- Use of funeral home selected by the PNOK for remains to lie in repose; cost of a single grave space; opening and closing of grave; flowers; contributions to a religious person officiating at service; obituary notices; funeral home rental cars (for family transport) or flower cars; vault; etc.
- When it is necessary to transport remains via hearse from place of death or airport to funeral home, thence to a church or gravesite, the transportation cost is payable, in addition to the \$4,325, subject to change, maximum.

**NOTE:** When place of death and place of burial are local to the family's permanent residence, transport costs are reimbursable for removal of remains from place of death to a local funeral home and from there to a local cemetery.

**Indirect consignment to a government cemetery or burial at sea**

A maximum of \$3,000, subject to change, is authorized when remains are taken to a funeral home prior to interment in a government cemetery or prior to being shipped to a naval activity or ship for burial at sea. Reimbursable expenses include:

- Use of funeral home selected by PNOK for remains to lie in repose, obituary notices, flowers and contributions to religious person officiating at services.
- There are no costs to the PNOK for a gravesite opening/closing grave in a national cemetery or for burial at sea.
- Costs for transporting remains via hearse from place of death or airport to funeral home and to church or gravesite are reimbursable in addition to the \$3,000 maximum, subject to change.

**Direct consignment to a national cemetery or to a ship/port activity for burial at sea**

Up to \$600, subject to change, is authorized when remains are shipped directly from the site where they were initially prepared and casketed to a national or other government cemetery or to a ship for burial at sea (no funeral home involved). Reimbursable expenses include obituary notices, flowers, and contributions to religious person officiating at services.

**CACO NOTIFICATION AND REQUIREMENTS**

Immediately following the PNOK's decision on desired arrangements:

- **The CACO should immediately convey by fax the family's desires via the Disposition Form (Appendix F) to the local Mortuary Affairs Officer or to the Military Medical Support Office (MMSO), Great Lakes, IL 60088-5200 (MMSO GREAT LAKES IL//02C//). Their 24-hour telephone number is (888) 647-6676 or 647-6645, after working hours (847) 431-5842.**

**CLAIMS**

1. Claims for reimbursement for funeral expenses should be prepared with the assistance of the CACO on DD 1375 (Appendix G) (request for Payment of Funeral and/or Interment Expenses). An itemized funeral invoice must accompany all claim forms. If the Navy's allowance is to be paid directly to the funeral home or other person, the PNOK must include such information in Section 17 of the DD 1375 such as jewelry and medals.



2. The Navy escort accompanying the remains is required to deliver the DD-1375. He or she will also deliver personal items such as jewelry and medals.

3. Claims should be sent to the Military Medical Support Office (MMSO), Great Lakes, IL 60088-5200.

4. Claims for memorial service (remains not recovered) expenses have a maximum of \$3,000, subject to change. DD-1375 should be sent directly to the Military Medical Support Office (MMSO), Great Lakes, 60088-5200.

5. Social Security Allowances. Application should be made directly to the local office of the Social Security Administration within two years after date of the member's death. A maximum lump-sum benefit of \$255 is payable when a member has sufficient quarters of coverage to be eligible for Social Security benefits. The benefit is payable in the following order of precedence:

a. To a widow(er) who was living in the same household as the deceased at time of death. Temporary absence or separation because of marital difficulties precludes payment unless the spouse was eligible for or entitled to monthly benefits; if none,

b. To the member's (minor age) children in equal shares.

## DEATH GRATUITY PAYMENT

### Death Gratuity Payment

- \$12,420, subject to change
- Spouse
- Immediate
- CACO Duties

### KEY POINTS

- A fixed amount of \$12,420, subject to change can be paid in a lump sum.
- Payment is made to the legal spouse; if none, to the children in equal shares; if none, to the parent (s) if designated on the member's Page 2.
- Payment is usually immediate, although there are some situations where it may be delayed (e.g. legal guardianship of minor children must be established before payment).
- To arrange payment the CACO should
  - contact local Disbursing Officer and advise him/her of need for payment,
  - contact PERS-621 Casualty Branch or duty officer to authorize payment,
  - pick up check from local Disbursing Officer, and deliver check to NOK on Funeral Arrangements Visit or, at latest, one day afterwards, along with a DD 397 (Appendix H).

If immediate payment is necessary but not possible, the CACO should contact the nearest Navy-Marine Corps Relief Society.

## QUARTERS/HOUSING ENTITLEMENT

### Quarters / Housing Entitlements

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- 365 Days Government Housing At No Cost
- 365 Days BAQ Entitlement
- One Move At Government Expense

### KEY POINTS

If family resides in government quarters, the CACO should:

- Apprise dependents of 365 day no cost continued residence in government quarters or entitlement to a quarters allowance if they choose to reside in private quarters (not for active duty spouse - only dependents).
- Notify government housing office of family's intentions
- Apprise PERS-621 of family's intentions and address should they vacate government quarters

If family resides in other than government quarters, the CACO should:

- Apprise dependents of 365 day BAQ entitlement for private quarters
- Contact PERS-621 to arrange one-time 365 day housing entitlement; immediately apprise PERS-621 of change of address
- Brief family on Defense Finance and Accounting Service payment procedure

Dependents are entitled to a one-time move, at government expense, for spouse and child(ren) within one year after member's death.

Navy will store household belongings until the family is ready to move, up to one year. In some instances more than one move may be allowed.

**NOTES**

### WAYS A CACO CAN ASSIST

	CACP Manual Section #	CACO Handbook Page #
<b>Other CACOs</b> - Keep CACOs Assigned to other family members informed of funeral plans.	8-2	
<b>Timing of Funeral</b> - Advise NOK not to firmly schedule funeral services until notified of arrival date of remains at funeral home.	5-7	24, 26
<b>Red Cross</b> - Advise NOK to contact Red Cross to inform other relatives in the armed forces.	5-14	19
<b>Travel Entitlements/Escorts</b> - Survivors of active duty members are authorized travel and per diem to and from burial services (spouse, unmarried children under age 21 and parents of deceased). Minor children will be provided an adult escort (CACOs to request ITOs from PERS-621).		23
<b>Obituary Notice</b> - Help as needed with obituary notice.	5-17	25
<b>Coordinate Decedent Affairs Activities</b> - Arrange for flags, contact escort and funeral director.		23, 25
<b>National Cemeteries</b> - Show PNOK list of national cemeteries if one is desired.	5-8	53
<b>Member's Command</b> - Contact deceased member's command inform commanding officer of time and location of funeral.	5-9	
<b>Funeral Attendance</b> - Attend the funeral if it takes place in the area. Arrange flag presentation.	5-9	24
<b>Packet of Forms</b> - BUPERS will send a packet of benefits claim forms to the CACO within 10 working days after the casualty.	6-1	23, 31, 32

## MILITARY FUNERALS

### **Military Funerals**

Full Honors

9 Members

- Pallbearers
- Firing Detail
- Bugler
- OIC/POIC  
Optional)

### **KEY POINTS**

- A minimum of nine personnel can be used to render full honors by doing double duty as pallbearers and firing party.
- Honors details may be used at the interment service for cremated remains as well as for a casketed burial service.
- At times there may be a sole Navy representative at a committal service. This may or may not be the CACO.
  - The CACO should notify the CAC/FHS Program Coordinator of the PNOK's desire for a funeral honors detail. The CACO may be requested to arrange the utilization of members of his or her command.
  - The CACO should inform the family that funeral honors will be provided.

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**SECTION 4**

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# Survivor Benefits Visit

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## **TRAINING OBJECTIVES**

Upon completion of this session you will be able to:

- Identify the contents of the Survivor's Benefits Package
- Identify potential Department of the Navy Benefits
- Identify potential Department of Veteran's Affairs Benefits
- Identify potential Social Security Administration Benefits
- Identify the process for returning personal effects

## **SURVIVOR'S BENEFITS PACKAGE**

### **Survivor's Benefits Package**

- DIC Benefits or Death Pension
- Social Security Benefits
- Government Headstone or Marker
- Claim Form for SGLI
- Claim Form for Unpaid Compensation
- 10 Copies of Report of Casualty (Appendix I)

1. Claim forms for all potential benefits for the NOK for which you the CACO are responsible will be sent, in a package, to you from BUPERS normally within 10 working days of the casualty. If you do not receive the Survivor's Benefit Package of forms within 15 to 20 days, call PERS-621 to inform them.

2. Contents of the Survivor's Benefits Package include forms for benefits from the Navy, the Department of Veterans' Affairs, and the Social Security Administration, CACO Tickler NAVPERS 1770/7 (Appendix J).

- When you receive the package:
  - make an appointment with the NOK to go over the forms and help complete them
  - send the completed forms to the agency or address stated on the form; often a return envelope is provided
  - both the CACO and the NOK should keep a copy of all completed forms

2. Tell the NOK that certain documents will be needed to submit the claims: marriage certificate; divorce decrees; birth certificates of children; last year's W-2; last year's tax return form 1040; and proof of death (DD 1300).



NAVY BENEFITS CROSS REFERENCE

	CACP MANUAL (Section #)	CACO HANDBOOK (Page #)
<b>Unpaid Compensation and Allowances</b>	6-5	36
Unpaid wages		
Unpaid reenlistment bonus		
Unused leave		
Unpaid quarters allowance		
<b>Quarters/Housing Entitlement</b>		8, 35, 37, 50
365 day government quarters residence		
365 day BAQ entitlement		
one-time move at government expense		
<b>Death Gratuity Payment</b>	5-14	17, 21, 35
\$12,420, subject to change (if not previously paid within 72 hours of casualty)		
<b>Survivor Benefit Plan</b>	6-18	36, 57
Monthly annuity for survivors of deaths in the line of duty		
<b>Dependent's ID Card</b>	6-16	
Spouse and child(ren)		
Commissary, exchange, medical care		

**Note:** Dependent's Dental Plan terminates at end of month  
three year after sponsor's death (i.e. date of death is 3 May  
2005, termination date would be 31 May 2008).

Scholarship information is available from PERS-60

DEPARTMENT OF VETERANS AFFAIRS BENEFITS

<u>Department of Veterans Affairs Benefits</u>	
• Headstone or Marker (Appendix K)	• Death Pension
• Serviceman’s Group Life Insurance	• Educational Assistance
• Dependency and Indemnity Compensation (Appendix L)	• Presidential Memorial Certificate (Appendix M)

KEY POINTS

Accompany NOK to local Department of Veterans Affairs office for detailed explanation of survivor benefits/forms completion/request for Presidential Memorial Certificate assistance.

In Hampton Roads area, expect a call from a representative of the Deputy V.A. to accompany you to the family’s home to explain V.A. benefits and complete applicable V.A. forms.

DEPARTMENT OF VETERANS AFFAIRS BENEFITS CROSS  
REFERENCE

	CACP MANUAL (Section #)	CACO HANDBOOK (Page #)
<b>Headstone</b>	5-10	28, 35
PNOK Only 3 - 4 months to be delivered		
<b>Serviceman's Group Live Insurance (SGLI)</b>	6-11	35, 39
Beneficiary on SGLI Election Form 4 - 8 weeks to be paid		
<b>Dependency and Indemnity Compensation (DIC)</b>	6-7	35, 53
Spouse and child(ren) Monthly allotment Service-related death		
<b>Death Pension</b>	6-7	35, 56
Spouse and child(ren) Non-service-related death		
<b>Educational Assistance</b>	7-8	
Spouse and child(ren) Up to 45 months		

SOCIAL SECURITY BENEFITS

Social Security Benefits	
• Funeral Expense Allowance	
• Monthly Allotment to Children	
• Young Widow(er) Benefit	

KEY POINTS

If there is a Social Security Administration office local to the residence of the NOK, contact them and accompany the family to that office for a detailed explanation of benefits and for assistance in forms completion.

PNOK may also apply by a special toll free telephone number for active duty survivors: 1-866-777-7887 between 7am - 4pm (EST).

SOCIAL SECURITY BENEFITS CROSS REFERENCE

	CACP MANUAL (Section #)	CACO HANDBOOK (Page #)
Lump Sum Death Benefit		36
\$225 Spouse or child		
Monthly Allotment	6-10	35
Children		
Young Widow(er) Benefit	6-8	35
Through child's 16 <sup>th</sup> birthday		

## RETURN OF PERSONAL EFFECTS

### Return of Personal Effects

- Navy Authority
- Member's Command
- Legal Recipients
- General Guidelines
- NAVSUP 490 (Appendix N)

### KEY POINTS

**The Navy has no authority to decide lawful succession to or title of ownership of the personal effects.**

- The member's command will collect, inventory, and take custody for safekeeping and delivery to the legal recipient of the member's personal items, including the member's privately owned vehicle (POV). Inventory to be recorded on NVASUP 29 (Appendix O)
- Legal recipients are:
  - the executor or administrator of the member's estate; if none,
  - the spouse; if none,
  - the children; if none,
  - the parents
- If the POV is located at a commercial storage facility, the costs for storage may have to be paid by the recipient prior to shipment; the CACO needs to contact the storage facility and obtain details on how to retrieve the vehicle and apprise the NOK of arrangements.
- If there is a lien against the vehicle, the legal recipient will be advised and given the name and telephone number of the lien holder.

- Inform the legal recipient that you will, at their request, call the financial institution to inform them that the member is deceased.
- BUPERS requires personal effects to be shipped within 14 days of the casualty incident. The member's POV should be shipped within a similar time frame.
- If the personal effects are in a private residence that the member was sharing with another individual, and that person refuses the Navy permission to enter the residence to collect items for shipment, the NOK may have to obtain a court order for release of those items.
- If death occurred outside the 48 contiguous states, then the personal effects are normally routed through the Fleet and Industrial Supply Center, Williamsburg, VA.
- During all of this, the command to which the member was assigned will keep the CACO advised as to when and how the effects were sent, bill of lading numbers, intermediary shipment points, and expected arrival time of effects. If there is indication of a delay or effects do not arrive, do not hesitate to contact the Fleet and Industrial Supply Center, or the Personal Property Division, HQ Naval Supply Systems Command.
- Samples of letters to bring to HouseHold Goods Office are in Appendix P.